

1 **CLAIMS**

2 1. A method comprising:
3 receiving bill data; and
4 generating an email message with information including at least a portion
5 of the received bill data, wherein the amount of bill data included in the email
6 message is based, at least in part, on an email address of a recipient.

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8 2. A method according to claim 1, further comprising:
9 sending the email message to the recipient.

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11 3. A method according to claim 1, wherein the step of generating
12 comprises:
13 determining whether the recipient is a participant in a secure email network;
14 and
15 constructing the email message to include at least an address of where the
16 bill data may be confidentially viewed if the recipient is not a participant in a
17 secure email network.

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19 4. A method according to claim 3, further comprising:
20 constructing the email message to include substantially all of the bill data
21 along with financial Multipurpose Internet Multimedia Extensions (MIME)
22 elements which enable the recipient to manage a financial account.

1 5. A method according to claim 4, wherein the MIME elements enable
2 the recipient to pay all or part of the received bill.

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4 6. A method according to claim 4, wherein the MIME elements enable
5 the recipient to establish and manage a financial account.

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7 7. A method according to claim 3, wherein the step of determining
8 comprises:

9 identifying a domain name from the email address; and
10 cross referencing the identified domain name against a list of secure domain
11 names to determine whether the recipient belongs to a secure email network.

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13 8. A method according to claim 1, further comprising:
14 receiving the sent email message including at least a portion of the bill data
15 at the recipients email address; and
16 displaying at least a portion of the message in an inbox of an email client
17 used by the recipient to access their email account.

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1 **9.** A method according to claim 8, further comprising:
2 displaying the email message in the email client of the recipient, upon user
3 access of the email message, wherein the email message includes financial
4 Multipurpose Internet Mail Extension (MIME) elements that enable the recipient
5 to pay some or all of the received bill.

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7 **10.** A method according to claim 8, further comprising:
8 paying some or all of the received bill by responding to the email
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10 **11.** A data network comprising:
11 a plurality of computing devices, coupled to the network, to facilitate
12 network access by one or more participants; and
13 an email server, coupled to the data network and responsive to one or more
14 of the plurality of computing devices, the data server including:
15 a storage medium to store at least one financial account for each of
16 the plurality of participants; and
17 a financial transaction manager, coupled to the memory device and
18 selectively invoked by a participant, to manage access to and manipulation
19 of financial account assets to effect requested financial transactions with
20 any network participant or non-participant.

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22 **12.** A data network according to claim 11, wherein the financial account
23 is electronically linked to an account of the participant at a financial institution.
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1 **13.** A data network according to claim 12, wherein the account of the
2 participant is one of a checking account, a savings account, a line of credit, and a
3 money market account maintained by a banking institution.

4 **14.** A data network according to claim 11, wherein the financial account
5 is one of a checking account, a savings account, a line of credit, and a money
6 market account maintained by a banking institution.

7 **15.** A data network according to claim 11, wherein the computing
8 devices are one or more of a personal computer, a personal digital assistant, a
9 kiosk, a telephone and a set-top box having sufficient resources to enable the
10 participant to access the data server and utilize the financial transaction manager.

11 **16.** A data network according to claim 11, further comprising an email
12 system having a plurality of data servers including the data server.

13 **17.** A data network according to claim 11, wherein the data server is
14 controlled by a financial institution.

15 **18.** A data network according to claim 11, wherein the financial
16 transaction manager selectively transfers assets from a first participant's account
17 to a second participant's account in response to a request by the first participant to
18 transfer such assets.

19 **19.** A data network according to claim 18, wherein each of the first and
20 second participants are individual consumers, a business, or a combination of
21 each.
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1 **20.** A data network according to claim 18, wherein the first participant
2 does not have a priori knowledge of the second participant's account information,
3 but identifies the second participant from a list of network participants.

4 **21.** A data network according to claim 20, wherein the second
5 participant is identified by one of a name, an alias, or an email address.

6 **22.** A data network according to claim 11, wherein the financial
7 transaction manager selectively receives assets for deposit in an account of a
8 participant.
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10 **23.** A data network according to claim 22, wherein the assets are
11 received from a brokerage at the request of the participant.

12 **24.** A data network according to claim 22, wherein the assets are
13 received from an employer as compensation to the participant.

14 **25.** A data network according to claim 11, wherein the financial
15 transaction manager prompts a participant for payment authorization in response
16 to a request for payment received from a network service.
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18 **26.** A data network according to claim 25, wherein the network service
19 is an electronic auction service.

20 **27.** A data network according to claim 25, wherein the network service
21 is an electronic retail service.
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1 **28.** A data network according to claim 25, wherein the financial
2 transaction manager transfers assets from an account specified by the user to an
3 account specified in the request to cover the requested payment, upon
4 authorization of the participant.

5 **29.** A data network according to claim 28, wherein the financial
6 transaction manager determines whether to honor the participants payment when
7 the specified account has insufficient assets to cover the requested payment.

8 **30.** A data network according to claim 29, wherein the financial
9 transaction manager utilizes a growing trust model to determine whether to honor
10 the payment when the specified account has insufficient assets to cover the
11 requested payment.
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13 **31.** A data network according to claim 29, wherein the financial
14 transaction manager automatically accesses a line of credit associated with the
15 participant to honor the payment when the specified account has insufficient assets
16 to cover the requested payment.
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18 **32.** A data network according to claim 31, wherein the financial
19 transaction manager notifies the participant of the insufficient funds and that the
20 line of credit has been accessed to honor the requested payment.

21 **33.** A data network according to claim 25, wherein the financial
22 transaction manager issues an instruction to have a check issued and sent to an
23 address specified by the request, upon authorization of the participant.
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1 **34.** A data network according to claim 33, wherein the issued check
2 includes a uniform resource locator (URL) address of a web page offered by the
3 data server where the recipient can establish an account.

4 **35.** A data network according to claim 34, wherein the check includes
5 an offer of free assets, credited to a newly established account created by the
6 recipient of the check.

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8 **36.** A storage medium having stored thereon a plurality of executable
9 instructions which, when executed, implement a financial transaction manager
10 according to claim 11.

11 **37.** An email system, selectively accessed by users on a data network
12 using a computing device, the email system comprising:

13 a user interface, through which a user accesses an account associated with
14 the user;

15 one or more storage devices, to store and maintain account information for
16 each of the users; and

17 a financial transaction manager, responsive to the user interface and
18 coupled to the one or more storage devices, to manage access to and control assets
19 of user accounts in response to user interaction with the user interface to enable
20 the user to conduct financial transactions with another user or non-user of the
21 email system.
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1 **38.** An email system according to claim 37, wherein the user interface is
2 series of instructions issued to a computing device of the user to create a web page
3 at the computing device.

4 **39.** An email system according to claim 37, wherein the user interface is
5 a series of instructions issued to an email client executing on a computing device
6 of the participant.

7 **40.** An email system according to claim 37, wherein the financial
8 transaction manager selectively transfers assets from a first user's account to a
9 second user's account in response to a request by the first user to transfer such
10 assets.
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12 **41.** An email system according to claim 37, wherein the financial
13 transaction manager causes a check to be printed and sent to another at the request
14 of a user.

15 **42.** An email system according to claim 41, wherein the check includes
16 an offer to create an account at the email system.
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18 **43.** An email system according to claim 40, wherein each of the first
19 and second users are individual consumers, or businesses.

20 **44.** An email system according to claim 40, wherein the first user does
21 not have a priori knowledge of the second user's account information, but
22 identifies the second participant from a list of network participants provided by the
23 financial transaction manager.
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1 **45.** An email system according to claim 40, wherein the second user is
2 identified by one or more of the user's name, alias, or email address.

3 **46.** An email system according to claim 37, wherein the financial
4 transaction manager selectively receives assets for deposit in an account of a
5 participant.

6 **47.** An email system according to claim 46, wherein the assets are
7 received from a brokerage at the request of the participant.

8 **48.** An email system according to claim 46, wherein the assets are
9 received from an employer as compensation to the participant.

10 **49.** An email system according to claim 37, wherein the financial
11 transaction manager prompts a participant for payment authorization in response
12 to a request for payment received from a network service.

13 **50.** An email system according to claim 49, wherein the network service
14 is an electronic auction service.

15 **51.** An email system according to claim 49, wherein the network service
16 is an electronic retail service.

17 **52.** An email system according to claim 49, wherein the financial
18 transaction manager transfers assets from an account specified by the user to an
19 account specified in the request to cover the requested payment, upon
20 authorization of the participant.
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1 **53.** An email system according to claim 52, wherein the financial
2 transaction manager determines whether to honor the participants payment when
3 the specified account has insufficient assets to cover the requested payment.

4 **54.** An email system according to claim 52, wherein the financial
5 transaction manager utilizes a growing trust model to determine whether to honor
6 the payment when the specified account has insufficient assets to cover the
7 requested payment.

8 **55.** An email system according to claim 52, wherein the financial
9 transaction manager automatically accesses a line of credit associated with the
10 participant to honor the payment when the specified account has insufficient assets
11 to cover the requested payment.

12 **56.** An email system according to claim 25, wherein the financial
13 transaction manager issues an instruction to have a check issued and sent to an
14 address specified by the request, upon authorization of the participant.

15 **57.** An email system according to claim 33, wherein the issued check
16 includes a uniform resource locator (URL) address of a web page offered by the
17 data server where the recipient can establish an account.

18 **58.** An email system according to claim 34, wherein the check includes
19 an offer of free assets, credited to a newly established account created by the
20 recipient of the check.
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1 **59.** A storage medium having stored thereon a plurality of executable
2 instructions which, when executed, implement an email system according to claim
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